

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 22-17086-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kimberly M. Lotierzo
703 Zion Branch Road
Saluda,, VA 23149

Social Security No.:

xxx-xx-6208

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 29, 2023.

On June 13, 2025 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Andrew B. Altenburg Jr. on:

Date: July 23, 2025
Time: 10:00 AM
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 17, 2025

JAN: eag

Jeanne Naughton
Clerk

In re:
Kimberly M. Lotierzo
Debtor

Case No. 22-17086-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 17, 2025

User: admin
Form ID: 185

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | #+ Kimberly M. Lotierzo, 703 Zion Branch Road, Saluda, VA 23149-2545 |
| r | + Nekesha Lewis, Homesmart First Advantage Realty, 215 Fries Mill Road, Turnersville, NJ 08012-2021 |
| 519699372 | + Borough of Stratford, Attn: Tax Office, 307 Union Avenue, Stratford, NJ 08084-1313 |
| 519699386 | + Schiller, Knapp, Lefkowitz & Hertzell LLP, Attn: ELLIOT E. SMELTZER, ESQ., 716 Newman Springs Road, Suite 372, Lincroft, NJ 07738-1523 |
| 519767640 | Spring Oaks Capital SPV, LLC., P. O. Box 1216, Chesapeake, VA 23327-1216 |
| 519699389 | + Stewart C. Lotierzo, Sr., 78 South Grove Street, Sicklerville, NJ 08081-9338 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jun 17 2025 20:37:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Jun 17 2025 20:37:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Jun 17 2025 20:43:45 | Carvana, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 519699370 | ^ MEBN | Jun 17 2025 20:35:34 | Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079 |
| 519702082 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jun 17 2025 20:44:42 | Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 519763379 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jun 17 2025 20:44:15 | Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 519699371 | + Email/Text: BKMailBayview@bayviewloanservicing.com | Jun 17 2025 20:36:00 | Bayview Loan Servicing, LLC, Attn: Bankruptcy Processing, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837 |
| 519699373 | + Email/Text: rm-bknotices@bridgecrest.com | Jun 17 2025 20:37:00 | Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324 |
| 519702083 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jun 17 2025 20:44:44 | Bridgecrest Acceptance Corporation, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 519699374 | + Email/Text: ocrimport@arm.bulldcityfinancial.com | Jun 17 2025 20:37:00 | Bull City Financial Solutions, Attn: Bankruptcy, 2609 North Duke St, Ste 500, Durham, NC 27704-0015 |
| 519752108 | + Email/PDF: ebn_ais@aisinfo.com | Jun 17 2025 20:43:46 | Capital One N.A., 4515 N Santa Fe Ave, |

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jun 17, 2025

Form ID: 185

Total Noticed: 42

| | | | |
|-----------|--|----------------------|--|
| | | | Oklahoma City, OK 73118-7901 |
| 519714176 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jun 17 2025 20:54:56 | Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138 |
| 519837943 | + Email/Text: ecfbnc@aldridgepite.com | Jun 17 2025 20:36:00 | Community Loan Servicing LLC, Brian K. Jordan, Aldridge Pite, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619 |
| 519699375 | + Email/PDF: creditonebknotifications@resurgent.com | Jun 17 2025 20:43:47 | Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873 |
| 519707656 | Email/Text: mrdiscen@discover.com | Jun 17 2025 20:36:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 519699376 | + Email/Text: mrdiscen@discover.com | Jun 17 2025 20:36:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 519699377 | Email/Text: bankruptcycourts@equifax.com | Jun 17 2025 20:36:00 | Equifax Information Services, PO Box 740241, Atlanta, GA 30348 |
| 519699378 | ^ MEBN | Jun 17 2025 20:34:55 | Experian, PO Box 4500, Allen, TX 75013-1311 |
| 519699379 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Jun 17 2025 20:36:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 519699380 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jun 17 2025 20:44:18 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 |
| 519705221 | Email/PDF: resurgentbknotifications@resurgent.com | Jun 17 2025 20:44:17 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 519699381 | + Email/Text: Documentfiling@lciinc.com | Jun 17 2025 20:36:00 | Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802 |
| 519756776 | + Email/Text: Documentfiling@lciinc.com | Jun 17 2025 20:36:00 | LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268 |
| 519699384 | Email/Text: ml-ebn@missionlane.com | Jun 17 2025 20:36:00 | Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348 |
| 519713410 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 17 2025 20:36:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 519699382 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 17 2025 20:36:00 | Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007 |
| 519699383 | + Email/Text: bankruptcydpt@mcmcg.com | Jun 17 2025 20:36:00 | Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069 |
| 520207289 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 17 2025 20:55:18 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 520207290 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 17 2025 20:44:19 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 519699385 | + Email/PDF: resurgentbknotifications@resurgent.com | Jun 17 2025 20:43:45 | Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 519699387 | Email/Text: bankruptcy@springoakscapital.com | Jun 17 2025 20:36:00 | Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327 |
| 519699388 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Jun 17 2025 20:36:00 | State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695 |
| 519700185 | ^ MEBN | Jun 17 2025 20:36:17 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519699390 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jun 17 2025 20:44:14 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Jun 17, 2025

Form ID: 185

Total Noticed: 42

519699391 + Email/PDF: ais.sync.ebn@aisinfo.com

Jun 17 2025 20:44:33

Synchrony/PayPal Credit, Attn: Bankruptcy, Po
Box 965060, Orlando, FL 32896-5060

519699392 ^ MEBN

Jun 17 2025 20:35:00

TransUnion, PO Box 2000, Chester, PA
19016-2000

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Andrew B Finberg | courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Denise E. Carlon | on behalf of Creditor COMMUNITY LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Jennifer R. Gorchow | on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com |
| Regina Cohen | on behalf of Creditor Carvana LLC rcohen@lavin-law.com, mmalone@lavin-law.com |
| Thomas G. Egner | on behalf of Debtor Kimberly M. Lotierzo tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 7